

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:	Case No. 19-22643CMB
DEREK J KOVALCIN	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2019.
- 2) The plan was confirmed on 09/03/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/17/2020, 10/27/2020, 06/15/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/01/1900.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,675.00.
- 10) Amount of unsecured claims discharged without full payment: \$48,649.89.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$79,350.62
Less amount refunded to debtor	\$710.77

NET RECEIPTS:	\$78,639.85
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,935.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$10,435.49
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAT	Unsecured	0.00	4,069.85	4,069.85	610.48	0.00
AMERICAN INFOSOURCE LP	Unsecured	0.00	NA	NA	0.00	0.00
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BRANCH BANKING&TRUST CO/BB&	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	1,915.00	1,915.64	1,915.64	287.35	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Secured	30,716.00	30,665.40	0.00	15,445.30	0.00
CLEARVIEW FCU**	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,853.00	6,853.01	6,853.01	1,027.95	0.00
EXCELA HEALTH	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
KUBOTA	Unsecured	0.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	60,494.00	59,045.47	0.00	46,329.81	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	20.35	20.35	20.35	0.00
M & T BANK	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	13,639.00	13,639.23	13,639.23	2,045.88	0.00
MIDLAND FUNDING LLC	Unsecured	491.00	490.53	490.53	73.58	0.00
NORWIN SD (N HUNTINGDON) (EIT)*	Priority	NA	664.28	664.28	664.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,919.00	6,918.88	6,918.88	1,037.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,806.00	3,806.35	3,806.35	570.95	0.00
SHEFFIELD FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	604.02	604.02	90.60	0.00
SYNCHRONY BANK**	Unsecured	6,179.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	9,918.00	NA	NA	0.00	0.00
WELTMAN WEINBERG & REIS CO LP	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$61,775.11	\$0.00
Mortgage Arrearage	\$20.35	\$20.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20.35	\$61,795.46	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$664.28	\$664.28	\$0.00
TOTAL PRIORITY:	\$664.28	\$664.28	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,297.51	\$5,744.62	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,435.49</u>
Disbursements to Creditors	<u>\$68,204.36</u>
TOTAL DISBURSEMENTS :	<u>\$78,639.85</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/20/2024

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.